

# The Soldier and Family Voice

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## TRICARE Uniform Formulary Final Rule Published

By TRICARE News 04-10 April 9, 2004 (abridged)

TRICARE Management Activity (TMA) announces the publication of the Uniform Formulary's final rule on April 1, 2004, in accordance with the requirement established in the fiscal year 2000 National Defense Authorization Act, Section 701, "Pharmacy Benefits Program." The final rule, effective May 3, 2004, establishes the process for determining the formulary status for prescription drugs into one of three cost-share tiers, based upon their relative clinical and cost effectiveness.

"The Uniform Formulary will bring consistency and standardized formulary management to our \$4 billion pharmacy benefit," said Dr. William Winkenwerder, Jr., assistant secretary of defense for health affairs. "The new tiered cost-share structure encourages a more cost-effective use of the benefit while also providing beneficiaries with continued access to the medications they need."

Once the new structure is fully implemented, prescription drugs on the current Military Health System (MHS) formulary will be categorized as generic, formulary (brand-name), or non-formulary. Prescription drugs will be evaluated based on their relative clinical and cost effectiveness when compared with other drugs in the same therapeutic class. The process

## Getting Ready for Spring Inside and Out

By Ceridian Corp April 8, 2004 (abridged)

The changing of the seasons is a natural transition period, a time to make fresh starts and update your outlook -- emotionally and physically. This spring, welcome the warmer weather and extra hours of daylight by making some changes to your home and your routine. Here are some tips to help you prepare for spring.

At home:

- Instead of feeling overwhelmed by the thought of a major spring cleaning, make a list of five things you'd like to do in the house to get ready for spring. This might include washing windows and curtains, doing a major dusting or anything else you've been meaning to get to for months. Post your list in a central location and set aside some time to tackle one thing at a time. Recruit family members to help you cross chores off your list.

- Clear out your closets, garage, junk drawers, or other areas in your home where things you don't use tend to accumulate. Hold a tag sale (you may even want to organize a joint tag sale with a neighbor or two) or donate clothing or toys to charity.

- Spend some time thinking about the outside of your home, too. Sometimes spring and summer happen so quickly that we don't have time to focus on the lawn or yard work that's necessary for outdoor enjoyment in the summer. There are lots of things that landscapers and other experts recommend homeowners do each spring, but again, to avoid feeling overwhelmed, focus in on just a few essential tasks. Things that will really pay off include cleaning out gutters; raking yards and clearing away brush, leaves, and sticks; seeding bare spots in your lawn; and doing some basic maintenance on your outdoor grill, including filling gas tanks, checking connections, and cleaning the grill racks.

In addition to cleaning up your living space, you can also welcome spring in your everyday life. You can start fitting in a short walk during the extra daylight hours after work. Grab a friend, child, partner, or pet and take a 20-minute walk every day. Notice the budding flowers and the warmer air. Walking is one of the best and easiest ways to fit exercise

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## Ten Smart Ways to Spend Your Tax Refund

By Ceridian Corp April 8, 2004 (abridged)

Whether you're getting \$500 or \$5,000 back from the government this year, the temptation to blow it all on a big purchase can be overwhelming. After all, it's free money, right?

Well, not exactly. In fact, that's the kind of mindset that can cause you to waste a great opportunity to make a really smart financial move with your tax refund. A refund isn't free money that comes down from the sky -- it's a refund of money that you've already spent. So why not use it to set yourself up and augment your finances rather than let it slip right back out of your wallet?

This idea of not using your tax refund as "reward money" may seem painful to those of us who are used to looking at it as a gift. To help you adjust to your new way of thinking about tax refunds, try setting aside a percentage (say 5 percent of the total refund amount) to use in any way you want. But commit to using the 95 percent that's left over to do something that will pay off in the long run. Here are 10 ideas:

1. Pay off your credit card debt. This may not be the most exciting way to use your tax refund, but it's definitely the smartest thing you can do.
2. Make an extra mortgage payment. Financial experts calculate that making one extra mortgage payment a year can slice thousands of dollars off your interest payments and can shorten the term of your mortgage considerably. The same goes for car loans or any other long-term loan you have.
3. Refinance your home. Refinancing your home mortgage can save you thousands of dollars over the long run and interest rates are still at an all-time low. Your tax refund can be put to good use covering closing costs.
4. Contribute to or open an IRA. Assuming an 11 percent interest rate, if you put \$2,000 in an individual retirement account today, it will grow to \$45,785 in 30 years. That's a lot better return than a weekend get-away or a new television can offer.
5. Set up an emergency savings fund. Financial experts recommend that everyone have enough money to cover three months of expenses stashed away in case of an emergency.
6. Start or add to a college fund. If you've got kids headed to college, put your refund in an Education IRA or a Section 529 plan. To find out more about these and other ways to save for college, consult a certified financial planner.
7. Add to the value of your home. Homes are often the biggest and best investment Americans make, so using your tax refund to add value to your home isn't a bad idea. Invest in

into your life.

- Start cooking lighter foods. During the winter months, hearty, stick-to-your-ribs foods like meat or mashed potatoes feel comforting. But now it's time to lighten up. Consider making a big chef's salad or grilled chicken breasts and vegetables for dinner. Take advantage of the bounty of fresh vegetables that is available in the spring.

- Spend some time outside during your workday. Take a bagged lunch to a nearby park or read a newspaper outside during a break. Natural light and sunshine make you feel better and more energized.

- Bring some fresh flowers or plants into your life. Plant some inexpensive and low-maintenance annuals in pots in your home or out in your yard or occasionally bring fresh flowers into work to boost your mood and remind yourself that spring has arrived. Φ

## Take Our Daughters and Sons to Work Day

By Ceridian Corp April 8, 2004 (abridged)

April 22 marks the 2004 celebration of national Take Our Daughters and Sons to Work Day, an event founded over 10 years ago by the Ms. Foundation for Women. The annual event is designed to help parents and children think about work and home and how the two fit together in all of our lives.

If you have a son or daughter, this is a great opportunity to talk with your child about work, share some of your experiences, and open the door to many interesting conversations. Talk to your child about whether she is interested in coming to work with you on April 22, and then talk to your manager or human resources representative to see if your organization is planning any special events that day. If not, you can create a meaningful experience for your child by thinking of activities and conversations that support the idea of getting children to think about work. You can get some great ideas from the Ms. Foundation for Women Web site, [www.daughtersandsonstowork.com](http://www.daughtersandsonstowork.com). The site has interactive activities, conversation guides, and games designed to help children and parents talk about the role that work plays in our lives. If you aren't a parent, consider sharing your workday with a niece or nephew or other child in your life.

Many parents purposely don't talk about work because they think children aren't interested. While it's true that your child probably isn't interested in listening to you talk about the ins and outs of work politics or your career or industry, there are many ways in which your experiences at work can serve as valuable lessons for your child.

Talking about your job and what happened at work on a particular day can provide you with "teachable moments," or circumstances or situations that give you a chance to

will be guided by the Department of Defense (DoD) Pharmacy and Therapeutics Committee, comprised of physicians and pharmacists. This committee will receive input from a Beneficiary Advisory Panel representing the general interests of all DoD beneficiaries. The Uniform Formulary final rule does not change the TRICARE prescription drug benefit. The benefit includes the U.S. Food and Drug Administration approved drugs and medicines that by U.S. law require a physician's or other authorized provider's prescription. It does not include prescription drugs that are used in medical treatments or procedures that are expressly excluded from the TRICARE benefit by statute or regulation. The list of prescription drugs that are categorized as non-formulary will be published when the final determinations are made.

"The military treatment facility (MTF) remains the best value for all users of the TRICARE pharmacy program," said Col. William Davies, director, DoD Pharmacy Programs. "By having prescriptions filled at the MTF, TRICARE beneficiaries eliminate their out-of-pocket costs."

In the future, prescriptions filled by the TRICARE Mail Order Pharmacy will cost \$3 for up to a 90-day supply of a generic medication, \$9 for up to a 90-day supply of a brand-name formulary medication, \$22 for up to a 90-day supply of a non-formulary medication. Prescriptions filled using a retail network pharmacy will cost \$3 for up to a 30-day supply of a generic medication, \$9 for a 30-day supply of a brand-name formulary medication, and \$22 for up to a 30-day supply of a non-formulary medication.

Beneficiaries choosing to fill prescriptions using a non-network pharmacy will pay either \$9 or 20 percent of the total cost of the prescription, whichever amount is greater, for both generic and brand name formulary medications. \$22 or 20 percent, whichever amount is greater, for up to a 30-day supply of non-formulary medications. Applicable deductibles for non-network pharmacy use must first be met.

Up-to-date information on the TRICARE Pharmacy Program will be available on the TRICARE Web site at <http://www.tricare.osd.mil/pharmacy>. TMA will announce the implementation as the information becomes available.Φ



teach something to your child. For example, if you come home one Friday after a long week of scrambling to get a project done, you could tell your child, "I really had a tough week. I didn't plan well for a big project, and I had to spend the whole week doing a lot of last-minute work. I wish I had made a better plan for getting things done." This might open a door to talk about how your child has experienced that same feeling when he has procrastinated on a homework assignment or waited until the last minute to finish his chores at home.

Your everyday work experiences can provide teachable moments in other ways. You can talk to your child about

- How you overcame nervousness or fear during a difficult meeting.
- Working closely with people who come from different backgrounds and have different beliefs and values. Whether you share stories about office celebrations or a conflict at work, your child will learn that it's important to learn how to get along with many different kinds of people.
- Understanding how one's own actions impact others -- for example, how a co-worker who doesn't pull her weight on a project can negatively affect other members of her team.
- The importance of treating people with respect even when you disagree with them. Help your child understand that part of working with other people is learning how to listen to different opinions and ideas with an open mind.

When you talk to your child about work, try to focus on a few concepts or stories that might spark an interesting conversation rather than trying to cover everything that happened during a particular day. And don't forget to ask your child how his day was, too. Φ



new carpeting, paint, landscaping, or anything else that will add value.

8. Invest in your health. This is one of the best investments you'll ever make. Buy a membership to a gym or a health club. Purchase sessions with a nutritionist or personal trainer to help you get started on a healthy living plan.

9. Use your refund to spend wisely. If you need to make a big purchase, such as a new computer or household appliance, use your refund and pay for it in cash rather than charging it to a credit card.

10. Contribute to a worthy charity. This can be a way of putting your money to work for those in need, and it can also translate into a tax deduction for you next year.

Finally, it's important to realize that a tax refund indicates that you are paying more to the government in taxes than you need to. Consider adjusting your exemptions or withholding so that the taxes taken out of your paycheck more closely match what you actually owe. Getting a big tax refund may feel good but in reality you are letting the government use your money for free all year long when you could be benefiting from it yourself. Φ

## Understanding the Type A in You

By Ceridian Corp April 8, 2004 (abridged)

We think of our personalities as set in stone. If you're easygoing and relaxed when you're younger, then you're probably that way when you grow older. If you're driven and competitive, you stay that way, too. In fact new research shows that while we don't change in radical ways as we age, our personalities do evolve throughout our lives. A study published in the "Journal of Personality and Social Psychology" in May 2003 showed that most of us become more generous and agreeable, and less neurotic, as we age. Positive change is possible.

So what about those of us with "Type A" tendencies? The classic profile of the Type A personality includes being hurried, impatient, and stressed; competitive, ambitious, and achievement oriented to the point of being aggressive or hot-tempered; and being a workaholic. The fact is most of us show some Type A tendencies at one time or another in our lives. According to an article in "Psychology Today," between 50 and 70 percent of people living in urban areas -- and only a slightly smaller percentage of those living in rural areas -- have at least one Type A characteristic.

Competitive, ambitious people get a lot done and may excel at work. But researchers agree that in the long run, the most successful people are those who learn to balance work and personal relationships -- and their Type A tendencies. Type A traits can take a toll on your personal and work relationships

as well as your health.

### Type A tendencies and health issues

There is a strong link between our mental and emotional well being and our physical health. A wide body of medical research suggests that people with Type A personalities are more stressed and more prone to health problems than are people who are calmer and more relaxed. Type A people have a higher incidence of headaches, neck and shoulder pain, and teeth grinding. A Harvard study showed that they also run an increased risk of heart disease.

Changing old habits is difficult. But you can teach yourself to slow down, be less tightly wound, and shed some of your Type A tendencies. The pay off is worth it. You'll reduce feelings of stress, improve relationships with the people you care about, and you may even live a longer and healthier life. Here are four suggestions:

- Slow down. People with Type A tendencies tend to hurry through life and they have a hard time relaxing. They keep to a frenetic pace so they'll achieve more and more in less and less time. Make a conscious effort to slow down when talking and interacting with others. Try to take it easy when you're behind the wheel, too -- you'll get there five minutes later but you'll feel better when you do. Cross things from your to-do list that aren't absolutely necessary so you're not always struggling to keep up. Avoid over-scheduling yourself. Schedule at least 15 minutes every day to relax, enjoy the sunset, or take a walk.

- Get regular exercise. It's a great stress reducer. And remember that to reap the benefits of exercise, you don't have to be a Type A athlete. Thirty minutes of aerobic activity three to five days a week, such as walking, biking, or swimming, is just as good for you as a killer tennis game twice a week.

- Let others do for you. Many Type A people have trouble delegating because they fear losing control. Or they don't think someone else can do the work as well as they can. Learn how to say, "Could you help me with..."

Think about whether you've got some Type A tendencies. If you do, remember it's never too late to make positive changes that will benefit your physical and emotional wellbeing. Φ

## GREETINGS

### Questions or Comments

If you have any questions or comments related to anything in this newsletter--Email Tony Raimo at [anthony.raimo@usarec.army.mil](mailto:anthony.raimo@usarec.army.mil)

Don't see something that you would like to see? Let me know!